

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2007.
- 2) This case was confirmed on 01/09/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on
NA.
- 5) The case was dismissed on 03/10/2010.
- 6) Number of months from filing to the last payment: 28
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 38,040.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 28,936.72
Less amount refunded to debtor	\$ 1,419.24
NET RECEIPTS	\$ 27,517.48

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,314.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,010.56
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,324.56**

Attorney fees paid and disclosed by debtor **\$ 1,186.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC BANK USA/ OCWEN	OTHER	NA	49,109.90	NA	.00	.00
OCWEN FEDERAL BANK	SECURED	49,498.00	49,109.90	.00	.00	.00
OCWEN FEDERAL BANK	SECURED	NA	496.17	496.17	496.17	.00
DYCK O NEAL INC	SECURED	27,801.00	27,844.86	.00	.00	.00
DYCK O NEAL INC	SECURED	NA	1,269.79	.00	.00	.00
FORD MOTOR COMPANY	OTHER	NA	NA	NA	.00	.00
HOMEcomings FINANCIA	OTHER	NA	NA	NA	.00	.00
COUNTRYWIDE HOME LEN	SECURED	112,000.00	.00	.00	.00	.00
DELL FINANCIAL SERVI	SECURED	1,200.00	440.51	440.51	440.51	11.96
DELL FINANCIAL SERVI	UNSECURED	590.00	1,520.32	1,520.32	.00	.00
FORD MOTOR CREDIT CO	SECURED	21,875.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	18,003.00	39,543.77	39,543.77	.00	.00
FREMONT INVESTMENT &	SECURED	291,657.00	291,941.76	.00	.00	.00
RESCAP MORTGAGE	SECURED	151,421.00	161,672.95	.00	.00	.00
RESCAP MORTGAGE	SECURED	NA	6,551.81	6,551.81	6,551.81	.00
RESCAP MORTGAGE	UNSECURED	14,267.00	NA	NA	.00	.00
FIRST FRANKLIN MTG	SECURED	140,691.00	.00	.00	.00	.00
FIRST FRANKLIN MTG	SECURED	35,098.00	34,767.44	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	16,140.00	14,054.54	14,054.54	13,200.15	.00
STATE OF ILLINOIS	PRIORITY	1,525.90	NA	NA	.00	.00
ECMC	UNSECURED	63,451.00	65,318.98	.00	.00	.00
AMCA	UNSECURED	334.50	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,220.00	2,348.13	2,348.13	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	1,215.00	1,392.41	1,392.41	.00	.00
CCA	UNSECURED	207.00	NA	NA	.00	.00
COLUMBUS BANK & TRUS	UNSECURED	1,132.00	NA	NA	.00	.00
FIRST AMERICAN RE SO	UNSECURED	893.50	2,243.50	2,243.50	.00	.00
PREMIER BANK CARD	UNSECURED	580.00	641.55	641.55	.00	.00
RESURGENT CAPITAL SE	UNSECURED	898.00	1,062.00	1,062.00	.00	.00
FREDRIC TATEL DDS	UNSECURED	166.57	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	488.00	688.59	688.59	.00	.00
INTERNAL REVENUE SER	UNSECURED	13,708.05	17,791.95	17,791.95	.00	.00
ECAST SETTLEMENT COR	UNSECURED	413.00	238.93	238.93	.00	.00
COLLECTION SVC DIV	UNSECURED	632.26	NA	NA	.00	.00
THE LOAN MACHINE	UNSECURED	3,571.65	NA	NA	.00	.00
TRANSWORLD SYSTEMS	UNSECURED	312.68	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,005.00	1,073.83	1,073.83	.00	.00
FIRST FRANKLIN MTG	SECURED	NA	2,291.28	.00	.00	.00
FREMONT INVESTMENT &	SECURED	NA	19,310.67	.00	.00	.00
SPRINT-NEXTEL CORP	UNSECURED	NA	448.93	448.93	.00	.00
FRANKLIN MORTGAGE LO	SECURED	NA	140,711.89	.00	.00	.00
FRANKLIN MORTGAGE LO	SECURED	NA	6,232.36	.00	.00	.00
JOHN WHITE	OTHER	NA	NA	NA	.00	.00
KEVIN & MARY WHITE	OTHER	NA	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	2,653.64	2,653.64	2,492.32	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	599.98	599.98	.00	.00
DYCK O NEAL INC	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	7,047.98	7,047.98	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>440.51</u>	<u>440.51</u>	<u>11.96</u>
TOTAL SECURED:	7,488.49	7,488.49	11.96
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>16,708.18</u>	<u>15,692.47</u>	<u>.00</u>
TOTAL PRIORITY:	16,708.18	15,692.47	.00
GENERAL UNSECURED PAYMENTS:	69,593.89	.00	.00

Disbursements:

Expenses of Administration	\$ 4,324.56	
Disbursements to Creditors	\$ 23,192.92	
TOTAL DISBURSEMENTS:		\$ 27,517.48

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.